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THOMAS G. BRUTON
CLERK, U.S. DISTRICT COURT

Kathina Spears)
Plaintiff)
v.)
Adam Auto Group)
Defendant)

United States District Court
Northern District of Illinois

21CV318

COMPLAINT

On June 27, 2020 I purchased a 2009 Mercedes Benz S550 from Adam Auto Group. During my visit I gave a \$5,000 down payment and secured financing for the remaining balance with Westlake Financial. My first payment to Westlake was due 08/03/2020. ~~THIS~~ Unfortunately I had some health issues which I ultimately had to have an emergency surgery for. Sept 1, 2020 I contacted Westlake to make both August and September's payment and learned that the entire balance had been paid by the dealer on 08/26/2020. I later received a letter from Westlake stating that I should continue to make payments per my original contract but directly to the dealer. I contacted the dealer promptly to inquire how to make payments but instead they kept trying to manipulate and/or persuade me to bring the vehicle in. I advised that I had just had surgery and was unable to drive. I was still never given any information on how to make my payment to them. A couple of weeks later the car was towed by them from my home on 09/29/2020. I contacted them the next day and was told I needed to pay the entire balance to redeem my car. I was totally confused by this because not only did I not have a contract with Adam Auto Group, I was never given an opportunity to pay and to my knowledge being 23 days late in the state of IL does not make you eligible for repossession. I did some research on the dealer and learned that the same vehicle was listed for sale several times in 2020... this seems to be a pattern of theirs - there are other complaints on their website from other consumers stating that their car was stolen by them also. Lastly I do not believe their intent was to allow me to redeem my

Plaintiff

V.

Defendant

COMPLAINT

I finally received a letter to redeem but was beyond the 21 days after repossession as allowed by Illinois State Law. The vehicle never went to the Dealer Auction as stated in the redemption letter but is currently listed on their website for sale again.

I am seeking the return of my \$5,000 down payment in addition to \$5,000 for loss wages as the loss of my vehicle which was used for work as I work in the field as a home health professional could no longer be fulfilled.

This dealership is definitely employing some very unethical practices and need to be investigated.

I also contacted the Village of Crestwood and they were not very willing to assist.